

The Family of Woodrow Wilson Daniels of Water Valley, Miss., 1958—Sheriff Buster Treloar, identified by four witnesses as the man who beat Daniels to death in a prison, was freed after 23 minutes of deliberation by an all-white jury. "By God," Treloar said after the trial. "Now I can get back to rounding up bootleggers and damn niggers."

The Family of Pheld Evans of Canton, Miss., 1964—Medgar Evers identified Evans as having been killed under mysterious circumstances.

The Family of J. E. Evanston of Long Lake, Miss., 1955—Evanston's body is fished out of Long Lake in December. Evanston was a teacher in the local elementary school.

The Family of Jasper Greenwood of Vicksburg, Miss., 1964—Greenwood was found shot to death near his car on a rural road. Police said the slaying was not racially motivated.

The Family of Jimmie Lee Griffin of Sturgis, Miss., 1965—Griffin was killed in a hit-and-run accident. A coroner's report revealed Griffin was run over at least twice.

The Family of Luther Jackson of Philadelphia, Miss., 1959—Jackson was killed by police after he and his girlfriend were found talking in their car, which was stalled in a ditch. Police claim Jackson attacked them.

The Family of Ernest Jells of Clarksdale, Miss., 1964—Jells was accused of stealing a banana from a grocery and pointing a rifle at pursuing police officers. The officers were exonerated.

The Family of John Lee of Goshen Springs, Miss., 1965—Lee's body was found beaten on a country road.

The Family of Willie Henry Lee of Rankin County, Miss., 1965—Lee, who was known to have attended civil rights meetings, was found beaten on a country road. An autopsy revealed he died by strangulation from gas.

The Family of George Love of Indianola, Miss., 1958—Love was killed in a gun battle with police who believed he was responsible for a murder and arson. He was later cleared of any connection to the murder.

The Family of Sylvester Maxwell of Canton, Miss., 1963—Maxwell's castrated and mutilated body was found by his brother-in-law less than 500 yards from the home of a white family.

The Family of Robert McNair of Pelahatchie, Miss., 1965—McNair was killed by a town constable.

The Family of Clinton Melton of Sumner, Miss., 1956—Elmer Otis Kimbell was cleared in Melton's death. Kimbell claimed Melton fired at him three times before he returned fire with a shotgun. No gun was found in Melton's car or on his body.

The Family of Booker T. Mixon of Clarksdale, Miss., 1959—Mixon's body was found lying on the side of the road, completely nude. Police claimed it was a hit-and-run, though family members cited his naked body and the extensive amount of flesh torn from his body as evidence of murder.

The Family of Nehemiah Montgomery of Merigold, Miss., 1964—Montgomery, 60, was shot by police after allegedly refusing to pay for gas. Police were acquitted, and the shooting was called justifiable homicide.

The Family of Sam O'Quinn of Centreville, Miss., 1959—O'Quinn, derided by some local whites for being "uppity," was shot after joining the NAACP.

The Family of Hubert Orsby of Pickens, Miss., 1964—Orsby's body was found in the Black River. It was reported that he was wearing a t-shirt with "CORE," written on it, representing the Congress of Racial Equality.

The Family of William Roy Prather of Corinth, Miss., 1959—Prather, 15, was killed in an anti-black Halloween prank. One of eight youths involved was indicted on manslaughter charges.

The Family of Johnny Queen of Fayette, Miss., 1965—A white off-duty constable was named in the pistol slaying of Johnny Queen. The shooting was not connected to any arrest.

The Family of Donald Rasberry of Okolona, Miss., 1965—Rasberry was shot to death by his plantation boss.

The Family of Jessie James Shelby of Yazoo City, Miss., 1956—Shelby, 23, was fatally wounded by a police officer who claimed he shot Shelby because he resisted arrest.

The Family of Ed Smith of State Line, Miss., 1958—A grand jury refused to indict L.D. Clark in the death of Smith, who was shot in his yard in front of his wife. Clark later reportedly bragged about the killing.

The Family of Eddie James Stewart of Crystal Springs, Miss., 1966—Stewart was reportedly beaten and shot while in police custody. Police claimed he was shot while trying to escape.

The Family of Isaiah Taylor of Ruleville, Miss., 1964—Taylor was shot by a police officer after allegedly lunging at him with a knife. The shooting was ruled a justifiable homicide.

The Family of Freddie Lee Thomas of LeFlore County, Miss., 1965—Federal investigators looked into the death of Thomas, 16. Thomas's brother believed he was murdered as a warning against black voter registration. The result of the investigation is unknown.

The Family of Saleam Triggs of Hattiesburg, Miss., 1965—The body of Mrs. Triggs was found mysteriously burned to death.

The Family of Clifton Walker of Adams County, Miss., 1964—Walker was killed by a shotgun blast at close range. The result of a federal investigation is unknown; and a host of others.

We must act—not only to bring these criminals to justice, but to also cleanse our Nation of this stain. The unsolved case of Emmett Till and other victims of the civil rights movement represent a terrible chapter in our Nation's history. Over the years there have been sporadic efforts to prosecute some of the civil rights era slayings that were ignored at the time. We need to address these injustices before it is too late—before they become permanent scars on our Nation's history. It is essential that Congress pass this legislation mandating a well-coordinated and well-funded effort to investigate and prosecute unsolved crimes from the civil rights era.

IN COMMEMORATION OF THE 100TH ANNIVERSARY OF SAVINGS BANK LIFE INSURANCE

HON. WILLIAM D. DELAHUNT

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, June 26, 2007

Mr. DELAHUNT. Madam Speaker, I rise today to commemorate the 100th Anniversary of a financial service product that was unique

to the United States when created in Massachusetts in 1907. I refer to Savings Bank Life Insurance, which was the brainchild of Louis D. Brandeis, then a prominent Boston attorney and subsequently, of course, an Associate Justice of the United States Supreme Court. Legislation authored by Brandeis that created Savings Bank Life Insurance of Massachusetts was signed into law 100 years ago today by Massachusetts Governor Curtis Guild, Jr.

At a time when life insurance was often too expensive for ordinary citizens and especially recent immigrants to afford, Louis Brandeis examined the "delivery system," as we would call it in modern parlance, and concluded the Commonwealth's mutual savings banks could best fill this unmet need by selling life insurance policies directly to their depositors. Now, of course, financial services companies routinely offer banking and insurance products, but in 1907, this was a bold experiment. Indeed it was not until 1999 that this Congress passed legislation formally allowing banks and insurance companies to affiliate throughout the United States.

In the 100 years since its establishment in Massachusetts, Savings Bank Life Insurance has gained broad consumer acceptance to the point where the Savings Bank Life Insurance Company of Massachusetts has become the leading provider of ordinary life insurance in Massachusetts. The company, headquartered in Woburn, Massachusetts, has nearly \$2 billion in assets and \$70 billion of life insurance in force.

I am especially pleased to note that, as the centerpiece of its centennial celebration, the Savings Bank Life Insurance Company of Massachusetts has underwritten the production of a documentary entitled "Louis Brandeis: The People's Attorney," that traces the life and achievements of Justice Brandeis through the use of archival footage, images and reenactments, and features commentary by U.S. Supreme Court Justice Stephen Breyer, U.S. District Court Judge Mark Wolf, and several noted Brandeis scholars, as well as personal recollections by his three grandchildren. Produced by Emmy-award-winning Stuart Television Productions, the documentary will air on selected PBS television stations later this year.

Gerald T. Mulligan and Robert K. Sheridan, who serve respectively as chairman and chief executive officer of the Savings Bank Life Insurance Company of Massachusetts, deserve our appreciation not only for being the stewards of what Justice Brandeis called his greatest achievement, but for their efforts in the form of this new documentary to preserve and promote the life story of Justice Brandeis himself.

PERSONAL EXPLANATION

HON. LYNN A. WESTMORELAND

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, June 26, 2007

Mr. WESTMORELAND. Madam Speaker, I stayed at home due to an ongoing medical condition of a family member. As a result, I missed a number of votes. Had I been present, I would have voted the following:

Aye on H. Res. 189, expressing the sense of the House of Representatives that a "Welcome Home Vietnam Veterans Day" should be established. (Rollcall No. 549)

Aye on H.R. 2546, to designate the Department of Veterans Affairs Medical Center in Asheville, North Carolina, as the "Charles George Department of Veterans Affairs Medical Center." (Rollcall No. 550)

INTRODUCTION OF PAYDAY LOAN REFORM ACT OF 2007

HON. TOM UDALL

OF NEW MEXICO

IN THE HOUSE OF REPRESENTATIVES

Tuesday, June 26, 2007

Mr. UDALL of New Mexico. Madam Speaker, I rise today to introduce the Payday Loan Reform Act of 2007. I want to thank original cosponsors LUIS GUTIERREZ, KEITH ELLISON, and JANICE SCHAKOWSKY for their support on this issue.

Payday loans are short-term cash loans based on the borrower's personal check held for future deposit or electronic access to the borrower's bank account. These loans range in size from \$100 to \$1,000 and average about 2 weeks in length. Finance charges can range from \$15 to \$30 for a \$100 loan and the average annual percentage rate on payday loans ranges from 390 to 780 percent for a 2-week loan. Let me repeat that: the average annual percentage rate on payday loans ranges from 390 to 780 percent.

It is well known that payday lending is rapidly expanding. In fact, at the end of 2006, the Center for Responsible Lending reported that the approximately 25,000 payday loan outlets in the country had an annual loan volume of at least \$28 billion. These lenders charged over \$4 billion in loan fees to consumers.

All someone needs to get a payday loan is an open bank account in fairly good standing, a steady source of income, and a form of identification. Full credit checks, or even questions asked to establish if a person can afford to repay the loan, are rarely conducted. I believe lending that fails to assess a borrower's ability to repay, that requires consumers to write checks on insufficient funds, and that encourages perpetual debt is unacceptable.

As such, we are introducing this bill today, which addresses important aspects of payday lending. First, it addresses "rent-a-banks," which are banks that partner with payday lenders to make single-payment and installment loans. These arrangements are designed to allow payday lenders to evade small loan laws in their respective states. This bill prohibits insured financial institutions from making payday loans, either directly or indirectly. Second, this bill prohibits payday loans based on checks drawn from depository institutions. Basing loans on personal checks that will be deposited to repay the loan on the next payday can be a key to the coercive collection tactics. This bill will prohibit the holding of a check as security for a loan and can help end these practices.

Congress has enacted legislation to address the personal responsibility of lenders and while I believe that individuals must take greater responsibility for their debt, the lending industry must also be held accountable for targeting those individuals who are unable to payoff their debts. Last Congress, as part of the National Defense Authorization Act, we included language that provided these important protections to members of the armed forces. I

urge my colleagues to support this legislation to ensure that these protections are given to all consumers.

HONORING FAIRFAX AND PRINCE WILLIAM COUNTY PUBLIC LIBRARIES

HON. TOM DAVIS

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, June 26, 2007

Mr. TOM DAVIS of Virginia. Madam Speaker, I rise today to celebrate the efforts of public library Fairfax and Prince William Counties.

Public libraries have always been a great source of knowledge for the community. Recognizing the importance and need of public libraries, Benjamin Franklin, founder of the United States' first public lending library, once said that "an investment in knowledge always pays the best interest." Public libraries enrich our lives by providing society with educational resources, a communal gathering place, free access to the internet and interactive services that engage the public in the joys of reading. Libraries allow people of every age to independently self educate themselves by taking advantage of the great programs and services offered.

Madam Speaker, in closing, I would like to take this opportunity to commend public libraries in Fairfax and Prince William Counties for the invaluable services they provide to the community.

RECOGNIZING THE ACCOMPLISHMENTS OF BILL DEARMAN

HON. JAMES P. MORAN

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, June 26, 2007

Mr. MORAN of Virginia. Madam Speaker, I rise today to honor the accomplishments of Bill Dearman of Alexandria, VA. Bill Dearman's retirement will mark the conclusion of 10 years of extraordinary and dedicated leadership as executive director of the Alexandria Redevelopment and Housing Authority.

Mr. Dearman's professionalism and commitment to making quality homes affordable to Alexandria's neediest citizens has led to a number of great accomplishments. Among these was the redevelopment of the Samuel Madden Housing Project into what is now the nationally recognized award-winning Chatham Square. In addition he oversaw the development of various scattered site public housing replacements in middle class neighborhoods such as, Braddock Road, Quaker Hill, Cameron Valley and the rehabilitation and refinancing of Jefferson Village.

Mr. Dearman has improved the quality of life and economic opportunity of all Alexandrians by contributing in a major way to Alexandria's economic and racial diversity and affordability.

Mr. Dearman should be deeply appreciated by all Americans for his years of service to the city of Alexandria. I wish all the best to him on his retirement with his family in Atlanta, GA.

INTRODUCTION OF THE "PREPARE ALL KIDS ACT" OF 2007

HON. CAROLYN B. MALONEY

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, June 26, 2007

Mrs. MALONEY of New York. Madam Speaker, today, I am pleased to introduce the "Prepare All Kids Act," which would assist states in providing at least one year of high quality, full-day pre-kindergarten education to all children, targeting children from low-income families. Introduced in the Senate by my colleague on the Joint Economic Committee, Senator CASEY of Pennsylvania, I am happy to be introducing this House companion bill along with original cosponsors Representative HINCHEY of New York and Representative SCHWARTZ of Pennsylvania.

Tomorrow Senator CASEY and I will hold a hearing on the economic case for early childhood education. According to a landmark study on life outcomes of children who attended the Perry Preschool Program in Michigan, every dollar invested, high quality early education programs saves more than \$17 in other costs, including crime, welfare and education costs.

Clearly, children are our Nation's greatest resource. The "Prepare All Kids Act" is not only the right thing to do for our children; it's a wise investment in our future.

FREEDOM FOR JOSÉ GABRIEL RAMÓN CASTILLO

HON. LINCOLN DIAZ-BALART

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, June 26, 2007

Mr. LINCOLN DIAZ-BALART of Florida. Madam Speaker, I rise today to speak about José Gabriel Ramón Castillo a political prisoner in totalitarian Cuba.

Mr. Ramón Castillo was a respected professor of mechanical theory at Álvaro Barriol Cruz Polytechnic. As a professor, he was committed to his students and to helping them advance in their studies. After becoming more and more aware of the propaganda mandated by the dictatorship, he was unable to continue with the charade of manipulating young students with the lies and treachery of a tyrannical regime. Because of his strong belief and commitment to truth and democracy for the Cuban people, Mr. Ramón Castillo eventually became the director of the Independent Culture and Democracy Institute. As part of his efforts to bring international attention to the crimes committed against the people of Cuba, he began to work as an independent journalist to chronicle the reality of deprivation and misery that characterizes life under the totalitarian regime.

Mr. Ramón Castillo was repeatedly subjected to persecution and harassment by the dictatorship from the beginning of his involvement in the movement to make possible a free and democratic Cuba. On March 19, 2003, Mr. Ramón Castillo was arrested as part of the dictatorship's monstrous crackdown of that year on peaceful pro-democracy activists. In a sham trial, he was unjustly "sentenced" to 20 years in the tyrant's sub-human dungeons.

Confined in the infernal squalor of Boniato prison in eastern Cuba, Mr. Ramón Castillo